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GOVERNMENT OF INDIA

MINISTRY OF LABOUR

NOTIFICATIONS

New Delhi, the 15th November 1949

LR-2(243)/I.—In pursuance of Section 17 of the Industrial Disputes Act, 1947 (XIV of 1947), the Central Government is pleased to publish the following interim award of the All-India Industrial Tribunal (Bank Disputes), in the industrial dispute regarding interim relief, between certain banking companies and their employees in Delhi and East Punjab.

BEFORE THE ALL-INDIA INDUSTRIAL TRIBUNAL (BANK DISPUTES), BOMBAY.

ADJUDICATION

BETWEEN

The Banking Companies covered by Schedule I to Government Notification No. LR-2(212) dated the 13th June 1949, and having head offices, branches etc., in the provinces of Delhi and East Punjab,

AND

Their workmen.

In the matter of a dispute re: Interim Relief.

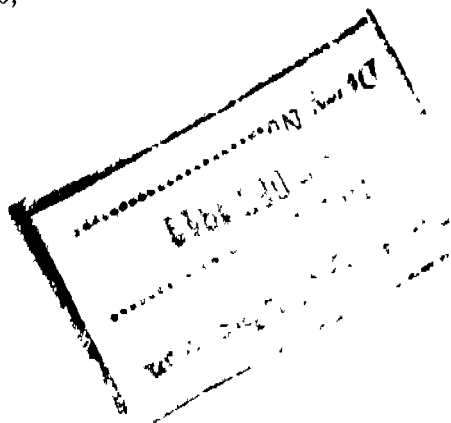
PRESENT

Mr. K. C. Sen, Chairman,

Mr. J. N. Majumdar, Member,

Mr. N. Chandrasekhara Aiyar, Member.

(2285)



APPEARANCES

- Mr. Ramlal Anand with Messrs. Hans Raj Sawhney and Charandas Puri
Advocates for the Punjab National Bank, Delhi,
- Mr. H. C. Captain for the Central Bank of India Ltd.,
- Mr. Vedvyas, Advocate for the Bharat Bank, Ltd.,
- Mr. W. D. Grover for the Gadodia Bank, Ltd.,
- Mr. V. A. De'Silva of Messrs. Craigie Blunt & Caroe for the Chartered
Bank of India, Australia and China, and the Grindlays' Bank Ltd.,
- Mr. D. R. Patney for the United Commercial Bank Ltd.,
- Mr. Mohan Beharilal for the Mercantile Bank of India Ltd.,
- Mr. H. L. Parvana, President, for Bharat Bank Employees' Union, Delhi,
- Mr. H. L. Parvana and Mr. H. L. Puri for the Punjab National Bank
Employees' Union, Delhi,
- Mr. H. L. Dogra for the Punjab National Bank Employees' Union (East
Punjab), Ludhiana,
- Mr. Dayaldas for the Allahabad Bank Employees' Union, Delhi,
- Mr. J. N. Mehrotra for the employees of the Central Bank of India
Branches in Delhi,
- Mr. Dharma Vir Tannayyalal, General Secretary, the Punjab National
Bank Workmen's Union,
- Mr. Jivan Das Kalra for the Punjab Co-operative Bank Ltd., Amritsar,
East Punjab Branches Staff,
- Mr. J. C. Khanna, representative of the Central Bank of India Ltd., Staff
in New Delhi,
- Mr. G. N. Trikannad, General Secretary, for Federation of Bank
Employees,
- Mr. A. R. Whig, Advocate, for the Punjab National Bank Employees'
Union, East Punjab.

AWARD

In the course of this Tribunal's hearing of the dispute referred to them by the Central Government's Notification in the Ministry of Labour No. LR-2(212) dated the 13th June 1949 claims for interim relief have been advanced on behalf, among others, of the workmen of the Banking Companies which have their head offices or branches at Delhi and in the East Punjab. The Tribunal decided to hear this matter at New Delhi, and they have heard the parties concerned in the said dispute. Nearly all the Unions concerned have made demands for interim relief, basing them on the increase in the cost of living for some time past, but such claims were generally made as late as August 1949. Representatives of some of them stated that such demands had been made to the Banks concerned earlier, but most of such demands were admitted to have been made only orally. Some of the Banks (*e.g.*, the Central Bank of India and the Punjab National Bank) have introduced scales of pay and dearness allowance in accordance with Mr. B. B. Singh's Award in the United Provinces, and some have even granted further increases, but the practice has not been uniform. Many of the Banks have increased previous scales of pay and dearness allowance during the last two years, some after having received representations from their employees. There appears, however, to be no uniformity in the scales in force in the different Banks. Complaints are loudest against the Bharat Bank of which the workmen struck work three

times between November 1948 and March 1949. As regards the Punjab National Bank the main complaint is that it has not done enough for such of its employees as had migrated from the West Punjab; but it was not denied that the Bank had opened 50 new branches in which a majority of the refugee employees had been absorbed. Still, according to the Bank's Employees' Union, the scales of pay given to such persons left much to be desired.

2. There has been no Award so far as regards Banks in Delhi or the East Punjab or any of its cities. It is obvious that in view of the diversity of the wage and dearness allowance scales it would be difficult to lay down any scales of interim relief applicable to all the Banks now under consideration; the Tribunal cannot, in a matter like this, deal with individual cases separately.

3. In our opinion the question of interim relief in such cases depends mainly on two considerations: (1) whether the workmen have been living under an intolerable strain owing to there having been an appreciable increase in their cost of living during, say, the last two years, without a corresponding rise in pay or allowances, and (2) what should be done in the case of the Banks whose scales of pay and dearness allowance have always been, and are still, abnormally low. As to the first question, we were unable to get the cost of living indices up to date of any city except Delhi in the area now under consideration and those indices relate only to the working class. In these circumstances we believe that it would not be unreasonable or improper to adopt the indices for Delhi as fairly representing the other places in the said area, with reference, particularly, to the question to what extent the cost of living has gone up during the last two years. In the publication entitled "Monthly Abstract of Statistics for July 1949" published by the Government of India we find the cost of living averages given for the working classes for Bombay, Madras, Delhi and other cities. For Delhi the yearly averages for 1947 are shown as 124 (food) and 122 (general), the base 100 being of the year 1944. The 1949 figures up to June are as follows:—

	Food	General
1949 January	117	128
February	117	127
March	119	127
April	120	128
May	122	128
June	128	131

The greatest rise, therefore, is in the "general" cost from 122 in 1947 to 131 in June 1949. Even taking 131 to represent the average for 1949, the increase is of 9 points in two years. As we are not in a position to say that the dearness allowances given in this area corresponds to the increase in the cost of living since 1944 (the year represented by the basic figure of 100), the method of calculation adopted for the United Provinces and the Bombay Province in our recent Awards for ascertaining the increase in the cost of living does not appear to be suitable. The fact that neither the local Government nor the Central Government has so far felt the necessity of referring the question of pay and dearness allowance of Bank workmen for adjudication in the area under consideration as well as the fact that applications in writing have been received by the Tribunal for interim relief as late as August 1949, (the Tribunal having been appointed on the 18th June 1949), suggest that the need for interim relief in the said area cannot have been felt as acute or urgent.

4. In view, however, of the fact that some of the Banks have been paying abnormally low scales of wages and dearness allowance and the fact that some of the Banks have felt the necessity, after introducing the scales of pay, etc. awarded by Mr. B. B. Singh in the United Provinces, of again raising the said

scales, etc., it seems to us that at least some minimal scales of pay and dearness allowance should be fixed pending our final Award. We fix these minimal scales as follows:—

	Pay		Dearness allowance	
	Clerks	Subordinate staff	Clerks	Subordinate staff
'A' Class Banks	Rs. 60	Rs. 25	Rs. 30	Rs. 25
'B' Class Banks	Rs. 60	Rs. 25	Rs. 25	Rs. 20
'O' Class Banks	Rs. 55	Rs. 22	Rs. 25	Rs. 18

5. As to classification, if any Bank has already been classified by Mr. B. B. Singh in his Award or by us in ours in dealing with the United Provinces Banks, that classification should stand other Banks should be taken to fall within Class 'C'.

6. If any Bank has been paying higher scales of pay or dearness allowance than we are awarding now, it will naturally not be affected by the minimal scales directed by us to be paid; and we also direct that cases in which the total of the pay and allowances as now being paid is equal to or higher than the total of the pay and the dearness allowance now fixed will also remain unaffected by this Award. We also direct that the scales now awarded should have retrospective effect from the 1st June 1949 and that the amount, if any, payable to a workman under our direction, in excess of what has been paid, upto the date on which this Award comes into operation should be paid to such workman within two months from such date. We further direct that out of the total of the pay and allowances now being paid the pay now fixed should first be deducted, the balance, if any, being treated as the true dearness allowance now being paid; that where such dearness allowance is less than the dearness allowance now fixed the difference shall be paid as interim relief; and that where the total of the pay and allowance now being paid is less than the pay now fixed, the full dearness allowance now fixed should be paid as interim relief.

7. Finally, we think that in the following cases it would be proper to exclude the Banks concerned from the operation of this Award. We would first exclude the Banks which are members of the Displaced Banks Association and the Banks named in Group D of the scheduled Banks and the non-scheduled Banks in Schedule 1 to the Notification of the 13th June 1949. No demands for interim relief have been received from the employees of any such Banks, the resources of which are poorer than those of other Banks. We also think that it would be proper to exclude the branches of the Imperial Bank of India (Bengal Circle) situated in the area under consideration, for it would be more appropriate to consider all such branches at Calcutta. We would also exclude the Bank of Rajasthan, Ltd., which, we understand, does not possess branches in more than one province of India. We direct accordingly.

(Sd.) K. C. SEN,

Chairman,

(Sd.) J. N. MAJUMDAR,

Member.

(Sd.) N. CHANDRASEKHARA AYYAR,

Member,

Camp: Calcutta, 17th October 1949.

LR-2(243)/II.—In pursuance of Section 17 of the Industrial Disputes Act, 1947 (XIV of 1947), the Central Government is pleased to publish the following interim award of the All-India Industrial Tribunal (Bank Disputes), in the industrial dispute regarding interim relief, between certain banking companies and their employees in Bihar.

**BEFORE THE ALL-INDIA INDUSTRIAL TRIBUNAL (BANK DISPUTES),
BOMBAY**

ADJUDICATION

BETWEEN

The Banking Companies covered by Schedule I to Government Notification No. LR-2(212), dated the 13th June 1949, and having head offices, branches, etc., in the province of Bihar,

AND

Their workmen,

In the matter of a dispute re: Interim Relief

PRESENT

Mr. K. C. Sen, Chairman,
Mr. J. N. Majumdar, Member,
Mr. N. Chandrasekhara Aiyar, Member.

APPEARANCES

Mr. Girija Nandan Prasad and Mr. Devendra Prasad for the Bank of Bihar,
Messrs. J. J. Khambata and H. V. Prabhu for the Central Bank of India,
Mr. Jai Jai Ram Verma for the Bharat Bank,
Mr. D. R. Patney for the United Commercial Bank,
Mr. Harihar Prasad with Mr. Khawja Inaitullah, for the Gaya District Bank Employees' Association,
Mr. Rajeswar Kumar, President with Messrs. Ram Lakhan Singh and Ragho Nandan Prasad for the Bank of Bihar Employees' Association,
Sri S. C. Mukherji, Advocate, with Sri Ram Binod Singh for the Bharat Bank Employees' Union.

AWARD

In the course of this Tribunal's hearing of the dispute referred to them by the Central Government's Notification in the Ministry of Labour No. LR-2(212), dated the 13th June 1949 claims for interim relief have been advanced on behalf, among others, of the workmen of the Banking Companies which have their head offices or branches in the province of Bihar. The Tribunal heard the parties concerning this demand at Patna. An application for interim relief was received from the Bank of Bihar Employees' Association in the early part of September 1949. The fact that this application was made about three months after the appointment of the Tribunal *prima facie* suggests that there is no great urgency in the demand. The employees, however, have stated that the workmen in this province, which is educationally and industrially a backward province, are long-suffering and docile by nature but that their need and

their sufferings owing to the effects of the country-wide rise in the cost of living are no less than those of their fellow workers in other provinces. Certain Banks have been paying their workmen much higher wages than others, e.g., whereas the minimum pay and dearness allowance given by the Imperial Bank of India are Rs. 70 and Rs. 50 respectively per month to clerks and Rs. 80 and Rs. 25 respectively to peons, the Bharat Bank pays Rs. 50 and Rs. 20 respectively to its lowest grade clerks and Rs. 20 and Rs. 7 respectively to its lowest paid peons. We think that it is imperative that some relief should be given now to the workmen of such Banks as are paying abnormally low scales of pay and dearness allowance. We believe that though the making of our final award may not take more than a few months hence, at least some minimal scales of pay and dearness allowance should be fixed pending our final Award. We fix these minimal scales as follows:—

	Pay		Dearness allowance	
	Clerks	Subordinate staff	Clerks	Subordinate staff
'A' Class Banks	60	25	25	20
'B' Class Banks	57	23	25	18
'C' Class Banks	55	20	20	15

2. As to classification, if any Bank has already been classified by Mr. B. B. Singh in his Award or by us in ours in dealing with the United Provinces Banks, that classification should stand; other Banks should be taken to belong to Class 'C'.

3. If any Bank has been paying higher scales of pay or dearness allowance it will naturally not be affected by the minimal scales directed by us to be paid; and we also direct that cases in which the total of the pay and the dearness allowance as now being paid is equal to or higher than the total of the pay and the dearness allowance now fixed will also remain unaffected by this Award. We also direct that the scales now awarded should have retrospective effect from the 1st June 1949 and that the amount, if any, payable to a workman under our direction, in excess of what has been paid, up to the date on which this Award comes into operation should be paid to such workman within two months from such date. We further direct that out of the total of the pay and allowances now being paid the pay now fixed should first be deducted, the balance, if any, being treated as the true dearness allowance now being paid; that where such dearness allowance is less than the dearness allowance now fixed the difference shall be paid as interim relief; and that where the total of the pay and allowances now being paid is less than the pay now fixed, the full dearness allowance now fixed should be paid as interim relief.

4. Finally, we think that in the following cases it would be proper to exclude the Banks concerned from the operation of this Award. We would first exclude the Banks which are members of the Displaced Banks Association and the Banks named in Group D of the Scheduled Banks and the non-scheduled Banks in Schedule I to the Notification of the 18th June 1949. No demands for interim relief have been received from the employees of any such Banks, the resources of which are poorer than those of other Banks. We also think that it would be proper to exclude the branches of the Imperial Bank of India (Bengal Circle)

situated in the area under consideration, for it would be more appropriate to consider all such branches at Calcutta. We would also exclude the Bank of Rajasthan, Ltd., which, we understand, does not possess branches in more than one province of India. We direct accordingly.

(Sd.) K. C. SEN,
Chairman.

(Sd.) J. N. MAJUMDAR,
Member.

(Sd.) N. CHANDRASEKHARA AIYAR,
Member.

Camp: Calcutta, 17th October 1949.

LR-2(243)/III.—In pursuance of Section 17 of the Industrial Disputes Act, 1947 (XIV of 1947), the Central Government is pleased to publish the following interim award of the All-India Industrial Tribunal (Bank Disputes), in the industrial dispute regarding interim relief, between certain banking companies and their employees in the Province of Bombay.

**BEFORE THE ALL-INDIA INDUSTRIAL TRIBUNAL (BANK DISPUTES),
BOMBAY**

ADJUDICATION

BETWEEN

The Banking Companies covered by Schedule I to Government Notification No. L.P.-2(212), dated the 13th June 1949, and having head offices, branches, etc., in the Province of Bombay,

AND

Their workmen.

In the matter of a dispute re Interim Relief

PRESENT

Mr K. C. Sen, Chairman,
Mr. J. N. Majumdar, Member,
Mr N. Chandrasekhara Aiyar, Member.

APPEARANCES

Counsel Sir Jamshedji B Kanga and Mr. Blair of Messrs. Crawford Bayley and Co., Solicitors, for the Imperial Bank of India.
Counsel Sir Jamshedji B Kanga with Mr. R. J. Kolah and Mr. H. O. Captain for the Central Bank of India,
Counsel Sir Jamshedji B. Kanga with Mr. R. J. Kolah for the Bank of India,
Counsel Mr. Peynon and Mr. De'Silva of Messrs. Cragie, Blunt and Caroe, Solicitors for the Chartered Bank of India, Australia and China,
Mr. Blair of Messrs. Crawford Bayley & Co. for Banks Nos. 3, 4, 8 in Exchange Banks Group and No. 1 in Group B of the Scheduled Banks.
Mr. N. K. Petigara of Messrs. Mulla and Mulla for the Punjab National Bank, Limited,
Mr. A. B. Vaidya, Solicitor of Messrs. Captain & Vaidya, Solicitors, with Mr. F. K. F. Nariman, Manager, for the Union Bank of India.

- Counsel Mr. S. D. Vimadlal with Mr. Martin of Messrs. Little & Co., for No. 9 in Exchange Banks Group,
- Counsel Mr. Beynon with Mr. De'Silva of Messrs. Craigie Blunt and Caroe for Banks Nos. 2, 5, 6 and 7 in Exchange Banks Group.
- Mr. S. Khambata, Solicitor of Wadia Ghandhy & Co., with Mr. Ashworth, Accountant for No. 10 in Exchange Banks Group,
- Mr. R. S. Davar with Mr. Baptista for No. 11 in Exchange Banks Group,
- Mr. B. K. Daphtary for the Bank of Baroda,
- Mr. Tanubhai Desai, Solicitor, for Banks Nos. 3 and 5 in Group B, Nos. 4, 5, 6, 9, 10, 11, 14, 17, 18, 19, 22, 23, 24, 27, 30, 36, 38, 48 in Group C, and No. 9 in Group D of the Scheduled Banks;
- Mr. Shantilal H. Shah for the Vadodra Rajya Bank Nekar Sangh, The Ahmedabad Banks Employees' Union, and the Surat Bank Employees' Union, Surat,
- Mr. N. V. Phadke with Mr. G. N. Trikannad, General Secretary for the Federation of Bank Employees, Bombay,
- Prof. K. T. Shah for the Imperial Bank of India Staff Federation,
- Prof. K. T. Shah with Mr. N. V. Phadke for the Imperial Bank of India Staff Association (Bombay Circle),
- Mr. Y. B. Rege and Mr. Shantilal Shah for the Imperial Bank of India Indian Staff Association (Bombay Circle),
- Mr. J. A. Assumption, Chief Delegate of All India Grindlay Employees, for Grindlays Bank Ltd., Staff Union, Bombay.
- Mr. P. D. Joshi for the Dena Bank Employees Union,
- Mr. C. R. Mankar and others for the Chartered Bank of India, Australia and China, Bombay (staff),
- Mr. B. D. Mallya for the United Commercial Bank Ltd., Bombay Staff,
- Mr. P. D. Putkar for the Allahabad Bank Employees' Union.
- Mr. N. V. Phadke and Mr. S. S. Dighe for the Bank of Baroda Employees' Union, Bombay,
- Mr. N. B. Bilimoria for the Central Bank Employees' Union.

AWARD

An Award was given by Divatia J. on the 9th April 1947 regarding a dispute which existed between a large number of Banks situated in the Bombay City and the workmen employed by them. On the 11th March 1948 a similar Award was given by him in respect of the Banks situated at Ahmedabad also. Since then the employees of a number of the said Banks have terminated the Bombay Award by notices given under the Bombay Industrial Relations Act; while other employees filed applications for review of the said Award in the Industrial Court, Bombay. There is thus *prima facie* a case for consideration of the question whether in view of the increased cost of living since the dates of the Awards the scales of pay and dearness allowance awarded have become so inadequate that there is an immediate necessity of giving interim relief to the workmen of the Banks in the province. In the said two cities and other cities in the province, where, we understand, the Awards of Divatia J. have been generally followed, we think that as a general rule the principles enunciated in our Award regarding interim relief in respect of a majority of the Banks in the United Provinces should, as far as possible, apply. In that Award we have come to the conclusion that where the rise in the cost of living since the date of the Award has imposed an intolerable strain on the workmen concerned it

can be said that a case for interim relief has been made out. It does not appear to us that such a case can be made out unless such rise has been at least 20 per cent. over the highest index figure to which the Award was, or can be reasonably presumed to have been, intended to apply. As regards the Banks in the province not governed by the two Awards mentioned above, we think that we should follow, as far as practicable, the procedure which has been adopted by us in dealing with the Banks in the United Provinces which were not governed by Mr. Singh's Award.

2. Mr. Phadke on behalf of some of the employees has contended that Divatia J's Award regarding the Bombay City banks provided for very inadequate scales of pay and dearness allowance even in the light of the circumstances existing at the date of the Award and that this point should be taken into consideration. Mr. Vaidya on behalf of the Union Bank has stated that the workmen of his Bank have entered into an agreement with the Bank as regards interim relief and that, therefore, his Bank should be excluded from the operation of our Award. We have verified that such an agreement was entered into on the 7th March 1949.

3. As regards Mr. Phadke's contention, we cannot judge of the correctness or adequacy of Divatia J's Award in this Award, for we must assume, so far as the present inquiry is concerned, that he took into account all the relevant circumstances and that the Award was properly made.

4. We have obtained from the Labour Office, Bombay, the following figures regarding the cost of living indices for Bombay and Ahmedabad:—

Year	Bombay	Ahmedabad
1939 (Yearly Average)	106	73
1947 (April)	270	208
1947 (Yearly Average)	279	219
1949 (July)	302	256
1949 (Average of January—July)	306	245

As regards the Bombay Award it must be assumed that the learned Adjudicator has allowed for an increase of, say, 10 per cent. over the figure for April 1947, i.e., up to figure 280. But as the average for Bombay for 1947 was 279 we may take that figure as the limit up to which the Award was intended to have application. Applying, therefore, the method adopted in the United Provinces interim relief Award, we see that 279 represents an increase of 173 points over the basic 1939 figure of 106 for Bombay. Taking the 1949 average figure 306 (January-July), that represents an increase of 200 points over 106, i.e., in 1949 there has been an increase of 27 points (200-173) over the average figure 279 for 1947. As 27 represents an increase of only 15.6 per cent. over 173, it cannot be said that the increase in the cost of living over the figure 279 (which represents the limit of the cost of living to which the Bombay Award can be deemed to have been intended to apply) is even 20 per cent.

5. Similarly, taking the case of Ahmedabad, the average figure for 1947 was 219 and that for 1949 is 245. Taking the said average of 1947 as the upper limit of the cost of living to which the Award was intended to apply, we get the following figures:—

$$\begin{aligned} 219-73 &= 146 ; \\ 245-73 &= 172 ; \\ 172-146 &= 26. \end{aligned}$$

26 represents an increase of 17.8 per cent. over the figure 146.

We thus find that in both these cases the increase since the dates of the Awards, over the highest figures to which the Awards respectively may be deemed to have been intended to apply, has not come up to 20 per cent. In Sholapur and Jalgaon the percentages of increase in the cost of living are probably higher; but Bombay and Ahmedabad contain the principal Banks and their branches and the majority of the workmen with whom we are concerned live in those cities. Even if, therefore, at some centres the increase has been more than 20 per cent. above the highest figure to which the existing Awards could be deemed (if they had been applicable) to apply (*i.e.*, applying the Bombay Award notionally for the purposes of this inquiry), it seems to us undesirable that any interim relief in excess of the Bombay standard should be given to such centres. In our opinion, the situation at Bombay and Ahmedabad is not such as to call for any interim relief being awarded pending our final decision and we are unable to give any such relief to the workmen of the Banks governed by Divatia J's Awards.

6. As regards those Banks in the province of Bombay which are not covered by the said Awards, it seems to us that it would be legitimate, so far as the present inquiry is concerned, to suppose that if an Award regarding them had to be made in 1947 their workmen would not have been given relief to the full extent of the said Awards but to a somewhat lesser extent; and following the method adopted in Part II of our Award relating to interim relief in the case of the Banks in the United Provinces, we direct that out of the total of the pay and allowances now being paid, three-fourths of the pay awarded by Divatia J. should first be deducted as his legitimate pay, the balance, if any, being treated as the true dearness allowance now being paid; and that where such dearness allowance is less than what we may call his legitimate dearness allowance, *i.e.*, what a workman would get as dearness allowance on the basis of his legitimate pay if Divatia J's Award for the Bombay Banks were applied, the difference between the true dearness allowance and the legitimate dearness allowance shall be paid as interim relief. Where the total of the pay and allowances now being paid is less than three-fourths of the pay awarded by Divatia J, the dearness allowance to which the workman in question would be entitled under the said Award on the basis of his legitimate pay should be paid as interim relief. The calculation of the three-fourths shall be made to the nearest half-rupee. Such Banks shall be classified on the principles enunciated in Divatia J's Award for Bombay Banks; and the payment of the difference mentioned above shall be made with effect from the 1st June 1949. We further direct that the arrears, if any, due under this Award up to the date on which it comes into operation shall be paid within two months from such date. Our directions will not affect cases in which greater amounts of dearness allowance than what is directed above are being paid, and such amounts shall continue to be paid as heretofore.

7. Finally, we think that it would be proper to exclude the non-scheduled Banks in Schedule I to the Notification of the 13th June 1949 from the operation of this Award, and we direct accordingly.

(Sd.) K. C. SEN,
Chairman,

(Sd.) J. N. MAJUMDAR,
Member,

(Sd.) N. CHANDRASEKHARA AIYAR,
Member.

Camp: Calcutta, 17th October 1949.

S. C. AGGARWAL, Dy. Secy.